

Type	L #	Hits	Search Text	DBs	Time Stamp	Comments	Error Definition	Errors
1	BRS L5	23	705/16-25.ccls. AND ((self ADJ service) self\$service)	USPA T; US-P GPUB ; IBM_ TDB	2001/12/ 15 12:17			
2	BRS L6	888	((self ADJ service) self\$service) AND dispens?\$2	USPA T; US-P GPUB ; IBM_ TDB	2001/12/ 15 12:17			0
3	BRS L7	876	6 NOT 5	USPA T; US-P GPUB ; IBM_ TDB	2001/12/ 15 12:17			0
4	BRS L8	392	6 AND (((self ADJ service) self\$service) WITH dispens?\$2)	USPA T; US-P GPUB ; IBM_ TDB	2001/12/ 15 12:18			0
5	BRS L9	3	8 AND ((cash ADJ (out back)) cash\$out cash\$back)	USPA T; US-P GPUB ; IBM_ TDB	2001/12/ 15 12:19			0

srch dispns cshbk

examined  
result is  
found in  
search

Welcome to DIALOG  
### Status: Connected

Dialog level 01.11.15D

Last logoff: 15dec01 13:14:24

Logon file405 15dec01 14:05:26

KWIC is set to 50.

HIGHLIGHT set on as \*\*\*

COREDBS is set ON as an alias for 15,9,610,810,275,476,624,636,621,613,813,16,160,634,148,20,77,35,583,65,2,233,99,474,475,278,256.

SUBCL14 is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.

SUBCL28 is set ON as an alias for 6,7,8,14,34,94,434.

SUBCL35 is set ON as an alias for 139,267,268,625,626.

SUBCL2NODRUG is set ON as an alias for 442,149,43,444,5,73,155,34,434.

\*\*\*\*

\*\*\*\*\*

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

#### Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

#### Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database

(e.g., B1 for ERIC).

?b coredbs,subcl14

Set	Items	Description
S1	1431	(GAS OR GASOLINE OR PETROL OR FUEL? ?) AND (SELF??SERVICE - OR SELF(W)SERVICE) (5W) (PUMP? ? OR DISPENSER? ?)
S2	1224	RD (unique items)
S3	34	S2 AND (PAY??OUT OR PAY??? OR PAID OR DISPENS???) (3N) (CASH OR COIN??? OR MONEY OR CURRENCY)

?t/3/all

3/3/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2001 ProQuest Info&Learning. All rts. reserv.

02025490 53519116  
**How growth destroys differentiation**  
Trout, Jack  
Brandweek v41n17 PP: 42-50 Apr 24, 2000  
ISSN: 1064-4318 JRNL CODE: IADW  
WORD COUNT: 3012

*f* *full text*  
*px7m:nl*

3/3/2 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01761316 04-12307  
**Technology & enchiladas**  
Weber, Mark  
Credit Union Management v22n1 PP: 29, 38 Jan 1999  
ISSN: 0273-9267 JRNL CODE: CUM  
WORD COUNT: 997

3/3/3 (Item 1 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.  
01380085 SUPPLIER NUMBER: 09447559 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Point-of-sale networks make their move. (includes related article on electronic benefit transfer)**  
O'Heney, Sheila  
Computers in Banking, v7, n9, p32(7)  
Sept, 1990  
ISSN: 0742-6496 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 4306 LINE COUNT: 00329

3/3/4 (Item 1 from file: 476)  
DIALOG(R) File 476:Financial Times Fulltext  
(c) 2001 Financial Times Ltd. All rts. reserv.

0010045533 BOJGUAKAD5FT  
**INSIDE TRACK: Cashing in on the hole-in-the-wall: TECHNOLOGY AUTOMATED TELLER MACHINES: A software platform will soon connect users to the internet, writes James Buxton**  
JAMES BUXTON  
Financial Times, London Edition 1 ED, P 13  
Wednesday, July 21, 1999  
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 724

3/3/5 (Item 2 from file: 476)  
DIALOG(R) File 476:Financial Times Fulltext  
(c) 2001 Financial Times Ltd. All rts. reserv.

0008506299 BOGFAAAAEAF  
**Financial planning: Tankful of trouble but who is to blame?: Brief: case**  
Financial Times, London Edition 1 ED, P 10  
Saturday, June 1, 1996  
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 277

*2/*

3/3/6 (Item 3 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2001 Financial Times Ltd. All rts. reserv.

0005539962 BOAKGBFAADFT  
**Survey of Information Technology in Finance (4): ATMs move into the lobby -  
Banks are trying to entice customers back inside the shop**  
GEORGE BLACK  
Financial Times, P 4  
Wednesday, November 7, 1990  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 1,008

3/3/7 (Item 1 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2001 McGraw-Hill Co. Inc. All rts. reserv.

0239383  
**WILL THIS ATM TEAM BE A MONEY MACHINE?: Diebold and IBM are joining up to  
take on ATM leader NCR**  
Business Week September 17, 1990; Pg 142F; Number 3178  
Journal Code: BW ISSN: 0007-7135  
Section Heading: Information Processing  
Word Count: 1,026 \*Full text available in Formats 5, 7 and 9\*

BYLINE:  
Maria Mallory in Canton, Ohio

3/3/8 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

04198811 Supplier Number: 54906491 (USE FORMAT 7 FOR FULLTEXT)  
**News in Brief.**  
Cards International, pNA  
June 9, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2011

3/3/9 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01171526 Supplier Number: 41029942 (USE FORMAT 7 FOR FULLTEXT)  
**85 Convenience stores install scrip dispensers for POS**  
EFT Report, v12, n22, p1  
Nov 20, 1989  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 822

3/3/10 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2001 The Gale Group. All rts. reserv.

01765059 Supplier Number: 53275553 (USE FORMAT 7 FOR FULLTEXT)  
**Innovative Diebold \*Cash\* \*Dispensers\* Create New Opportunities in Retail  
Market.**  
PR Newswire, p1128  
Nov 30, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade

3/

Word Count: 453

3/3/11 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2001 The Gale Group. All rts. reserv.

07569365 Supplier Number: 63372530 (USE FORMAT 7 FOR FULLTEXT)  
**How Growth Destroys Differentiation. (Brief Article)**  
Brandweek, v41, n17, p42  
April 24, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 2976

3/3/12 (Item 1 from file: 160)  
DIALOG(R) File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv. f

02191412  
Kidder, Peabody & Co., Inc. Investment Analyst Report on Diebold, Inc.  
CIRR January 3, 1989 p. 1

3/3/13 (Item 2 from file: 160)  
DIALOG(R) File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv. f

00945067  
Diebold has introduced a card-operated \*self\*-service\* gasoline\* pump\*.  
EFT Report June 1, 1983 p. 3

3/3/14 (Item 1 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

12379384 SUPPLIER NUMBER: 63372530 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**How Growth Destroys Differentiation.**  
Brandweek, 41, 17, 42  
April 24, 2000  
ISSN: 1064-4318 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3168 LINE COUNT: 00242

3/3/15 (Item 2 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv. f

08892211 SUPPLIER NUMBER: 18569925  
**Unattended gasoline fueling gains acceptance as marketers test new payment technologies.**  
Culbertson, Katherine  
Oil Daily, v46, n151, p1(2)  
August 9, 1996  
ISSN: 0030-1434 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 886 LINE COUNT: 00072

3/3/16 (Item 3 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv. f

05819537 SUPPLIER NUMBER: 12044191 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**POS suppliers. (Special Supplement - POS) (Buyers Guide)**  
National Petroleum News, v84, n2, pS6(3) 4

Feb, 1992

DOCUMENT TYPE: Buyers Guide

ISSN: 0149-5267

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2060 LINE COUNT: 00171

3/3/17 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

04598704 SUPPLIER NUMBER: 09094263 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Mobil slashes turnpike \*gasoline\* prices. (service station prices along  
Massachusetts Turnpike)**

Strauss, Michael J.

Oil Daily, n9512, p5(1)

June 1, 1990

ISSN: 0030-1434

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 346

LINE COUNT: 00026

3/3/18 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

01762159 SUPPLIER NUMBER: 02800047 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Playing the new oil game. (U.S. oil companies' policies since OPEC's price  
drop)**

Nulty, Peter

Fortune, v107, p58(7)

June 13, 1983

ISSN: 0015-8259

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 4304

LINE COUNT: 00326

3/3/19 (Item 1 from file: 20)

DIALOG(R)File 20:World Reporter

(c) 2001 The Dialog Corporation. All rts. reserv.

17835665 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Utah Drivers Enjoy Lower \*Gas\* Prices**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SALT LAKE TRIBUNE - UTAH)

July 17, 2001

JOURNAL CODE: KSLT

LANGUAGE: English

RECORD TYPE: FULLTEXT

WORD COUNT: 506

3/3/20 (Item 2 from file: 20)

DIALOG(R)File 20:World Reporter

(c) 2001 The Dialog Corporation. All rts. reserv.

06637661 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**McDonald's Tests Self-Service Machine That Takes Orders**

DOW JONES BUSINESS NEWS

August 11, 1999

JOURNAL CODE: DDJO

LANGUAGE: English

RECORD TYPE: FULLTEXT

WORD COUNT: 703

3/3/21 (Item 3 from file: 20)

DIALOG(R)File 20:World Reporter

(c) 2001 The Dialog Corporation. All rts. reserv.

06386293 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IRT Computimes: Bank machines get new roles - Kiosks: James Buxton on the  
new breed of ATM**

(Financial Times Service, Reuter)

IRISH TIMES, p8

July 26, 1999

3/3/22 (Item 1 from file: 635)

DIALOG(R)File 635:Business Dateline(R)  
(c) 2001 ProQuest Info&Learning. All rts. reserv.

1028204 99-92296

Outlook 1999 The Foundation is poured Plans made in '98 will rise or fall  
in '99''

Anonymous

Providence Journal (Providence, RI, US) pD.01

PUBL DATE: 990110

WORD COUNT: 5,244

DATELINE: Providence, RI, US, New England

3/3/23 (Item 1 from file: 146)

DIALOG(R)File 146:Washington Post Online  
(c) 2001 Washington Post. All rts. reserv.

058620

**MOLLY SINCLAIR CONSUMER UPDATE**

The Washington Post, August 04, 1984,

Section: B, p. 02

Line Count: 58 Word Count: 642

3/3/24 (Item 2 from file: 146)

DIALOG(R)File 146:Washington Post Online  
(c) 2001 Washington Post. All rts. reserv.

003796

**Average Price of \*Gasoline\* Up 10.1 Cents in Washington Area**

The Washington Post, May 18, 1983,

By: By Molly Sinclair, Washington Post Staff Writer

Section: 0, p. 01

Line Count: 76 Word Count: 843

3/3/25 (Item 1 from file: 492)

DIALOG(R)File 492:Arizona Repub/Phoenix Gaz  
(c) 2001 Phoenix Newspapers. All rts. reserv.

09820089

**TEACHERS' ADVICE TO NURSE: PUT ON YOUR THINKING CAP**

Arizona Republic (AR) - Monday, November 16, 1998

Edition: Final Chaser Section: Life Page: D8

Word Count: 1,125

3/3/26 (Item 2 from file: 492)

DIALOG(R)File 492:Arizona Repub/Phoenix Gaz  
(c) 2001 Phoenix Newspapers. All rts. reserv.

05049539

**HOLIDAY DRIVERS: FILL UP IN VALLEY**

PHOENIX GAZETTE (PG) - FRIDAY June 30, 1989

By: Peter Reich , The Phoenix Gazette

Edition: Final Chaser Section: Front Page: A4

Word Count: 179

3/3/27 (Item 1 from file: 633)

DIALOG(R)File 633:Phil.Inquirer  
(c) 2001 Philadelphia Newspapers Inc. All rts. reserv.

02049585

**T-BILL YIELDS DROP FOR 4TH WEEK**

PHILADELPHIA INQUIRER (PI) - TUESDAY September 27, 1983

By: Compiled by The Inquirer Staff

Edition: FINAL Section: BUSINESS Page: D03

Word Count: 748

3/3/28 (Item 1 from file: 702)

DIALOG(R) File 702: Miami Herald

(c) 2001 The Miami Herald Publishing Co. All rts. reserv.

01010453

**MOTORISTS ARE WINNERS IN DADE \*GASOLINE\* WAR AS PRICES DROP**

Miami Herald (MH) - SAT FEB 05 1983

By: MICHAEL BROWNING Herald Staff Writer

Edition: FINAL Section: LOCAL Page: 1B

Word Count: 602

3/3/29 (Item 1 from file: 704)

DIALOG(R) File 704: (Portland) The Oregonian

(c) 2001 The Oregonian. All rts. reserv.

05095062

**ANGER GOES UP WITH \*GAS\* PRICES**

OREGONIAN (PO) - WEDNESDAY April 5, 1989

By: JULIE TRIPP - of the Oregonian Staff

Edition: FOURTH Section: Business Page: B01

Word Count: 582

3/3/30 (Item 1 from file: 713)

DIALOG(R) File 713: Atlanta J/Const.

(c) 2001 Atlanta Newspapers. All rts. reserv.

08634097

**PERSONAL BUSINESS CONSUMER WATCH** Consumer Action Center 404-892-8227 News /

Talk 750 WSR Channel 2 Action News The Atlanta Journal-Constitution

**HELPLINE Savvy drivers can save at the \*gas\* pump Tips and tactics**

Atlanta Constitution (AC) - Monday, May 13, 1996

By: Beverly Molander Gene Tharpe

Section: BUSINESS Page: E/2

Word Count: 1,098

3/3/31 (Item 1 from file: 714)

DIALOG(R) File 714: (Baltimore) The Sun

(c) 2001 Baltimore Sun. All rts. reserv.

07759070

**BIOMET-KIRSCHNER DEAL REVISED**

BALTIMORE MORNING SUN (BS) - Friday September 16, 1994

Edition: Final Section: Financial Page: 16C

Word Count: 425

3/3/32 (Item 2 from file: 714)

DIALOG(R) File 714: (Baltimore) The Sun

(c) 2001 Baltimore Sun. All rts. reserv.

06287043

**SOVIET RESERVES NEARLY DEPLETED**

BALTIMORE EVENING SUN (BS) - Monday, October 14, 1991

By: From wire reports

Edition: Final Section: Financial Page: D2

Word Count: 1,475



3/3/33 (Item 3 from file: 714)  
DIALOG(R) File 714: (Baltimore) The Sun  
(c) 2001 Baltimore Sun. All rts. reserv.

06135254

AN HONOR FOR PARENTS WHO GO ABOVE THE CALL OF DUTY COUNTY IS SEARCHING FOR  
THE MOST BEAUTIFUL MOTHERS AND FATHERS

BALTIMORE SUN (BS) - Wednesday, May 15, 1991

By: Bonita Formwait

Edition: Final Section: Arundel Sun (Zoned tabloid) Page: 10

Word Count: 1,334

3/3/34 (Item 1 from file: 477)  
DIALOG(R) File 477: Irish Times  
(c) 2001 Irish Times. All rts. reserv.

00183453 99072600048 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank machines get new roles

Kiosks: James Buxton on the new breed of ATM

Credits, Financial Times Service, Reuter

Irish Times, CITY ED, P 8

Monday, July 26, 1999

DOCUMENT TYPE: ~~NEWSPAPER~~ LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: COMPUTIMES

Word Count: 940

JS

The last brand was regional, and really had no strong perceptions attached to it. In effect it had a clean slate in the mind, and could be repositioned in any way the company wanted. We saw a future possibility for Petronor as a price brand. The way to express this concept: "Petronor. More miles for your money."

In terms of explanation, this brand would be put in high volume locations, have \*self\*-service\* pumps\* only low prices, limited services, and be \*paid\* for in \*cash\* only.

While price is not yet an issue in Spanish \*gasoline\*, this brand certainly could be set up if price wars ever do break out. The point is that sometimes you have to change things today so that you're ready for tomorrow.

Covering three major segments with three different brands will greatly help Repsol cope with the arrival of the multinational oil companies. It's how the big oil company in Spain plans to stay the big oil company in Spain.

#### A Korean Disaster

Daewoo is the second-largest conglomerate, or chaebol, in South Korea. And it narrowly escaped becoming the country's largest-ever bankruptcy in July 1999.

South Koreans joke that the motto of their chaebols is "from cup noodles to satellites." But saying they have diverse interests is understating the problem. Daewoo is into telecommunications, personal computers, construction, securities, shipyards, hotels, electronics, automobiles, and on and on. There are, count them, 25 subsidiaries.

This was growth at its worst as the government leaned heavily on Korean financial institutions to fund the grandiose ambitions of chaebol expansion. And while these organizations learned how to make stuff, they never figured out how to sell it at a profit.

With \$50 billion in debt, it's no wonder that vultures are circling as various pieces are being sold off. This overgrown conglomerate is in for some serious dieting.

Adapted with permission of the publisher, John Wiley & Sons, Inc., from Differentiate or Die: Survival in Our Era of Killer Competition. 2000 by Jack Trout. This book is available at all bookstores, online booksellers and from the Wiley Web site at [www.wiley.com](http://www.wiley.com) or 1-800-Call Wiley.

Jack Trout, president of Trout & Partners, for years has been warning of the dangers to marketers of not carefully differentiating their products and services.

THIS IS THE FULL-TEXT. Copyright ASM Communications Apr 24, 2000  
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Books; Brand differentiation; Market strategy; Marketing management

CLASSIFICATION CODES: 9190 (CN=United States); 7000 (CN=Marketing)

PRINT MEDIA ID: 14526

3/9/9 (Item 2 from file: 636)  
DIALOG(R) File 636: Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01171526 Supplier Number: 41029942 (THIS IS THE FULLTEXT)

85 Convenience stores install scrip dispensers for POS

EFT Report, v12, n22, p1

Nov 20, 1989

ISSN: 0195-7287

Language: English Record Type: Fulltext

TEXT:

In a twist of POS applications, 85 QuikTrip convenience stores throughout Kansas City and St. Louis are now offering QuikTeller personal banking, a scrip dispensing system, to purchase goods in the stores.

Verifone PinStripe POS terminals and ChequeOut application software, developed by Business Modeling Techniques Inc. (BMT), make up this scrip system, which is much like an ATM. The major difference is that this terminal dispenses a paper receipt, which is redeemed at the checkout for either cash or goods, as opposed to \*dispensing\* \*cash\* straightaway. QuikTrip customers can perform the traditional functions of an ATM, including withdrawal of funds from checking or savings accounts, transfer of funds between accounts, account inquiries, and cash advancements from credit cards. The system provides access through the Ultra, BankMate and Plus ATM networks.

After the transaction has been entered, the scrip machines dispense a paper receipt or scrip, showing information such as the dollar amount debited or deposited from the customer's account. "If the customer debited an account for \$20, then the scrip paper essentially becomes a \$20 bill," commented Wyatt Phillips, vice president of marketing for QuikTrip. "When customers present the scrip to the clerk, they may receive either the amount of cash shown on the scrip or they can use it to purchase \*gas\* or goods from the store and receive the remaining change back."

According to an interview with Kevin Wilby, vice president of marketing for BMT, scrip systems bring the 2 worlds of point-of-sale and point-of-banking together. He claims the only difference, other than the receipt, is that the transaction is not a point-of-value exchange. That is, the customer must first obtain the piece of paper and then walk over to the checkout counter to follow through with his purchase or transaction.

Wilby pointed out that scrip machines are really very economical. For one thing, they occupy significantly less floor space than an ATM, which can total between 16 and 24 square feet. The scrip device occupies a maximum of 3 square feet, and even less if it is mounted on a counter or wall.

Scrip devices can be installed anywhere in the store, which from a merchandising point of view, is an implied benefit. The retailer no longer has to put his banking services near the exit; he can draw the consumer in by placing it in the rear, next to a promotional, for example. With an ATM, customers are less inclined to make purchases, especially if they are just withdrawing cash and are on their way. With a scrip device, the retailer can also configure maximum withdrawal amounts if he chooses.

BMT cultivated this retailer relationship through a previous relationship with ICOT, at a time when they were both working on the Wegmans POS project. Wilby noted, "They put us in touch with QuikTrip, we put together a proposal and straightaway, it was accepted."

Previously, QuikTrip stores were using Concord equipment, but the equipment could not provide a method for tracking each transaction. BMT was able to provide an internal redemption database, which not only produces a receipt, but internally logs the transaction in. All the checker has to do is enter the authorization number and the amount of the purchase. ChequeOut automatically settles the transaction.

The original system, with Concord, produced dual receipts, of which one had to be sent to the bank for settlement. BMT can now supply the C-store with software that provides end-of-shift and end-of-day settlement reports, which make record keeping for QuikTrip much more efficient.

A more cost-effective solution

Wilby believes that BMT has tapped a potentially explosive niche market. He noted, "There are 52,000 C-stores in the U.S. I'll take 10% of that any day."

In terms of the future, BMT is certainly pursuing new clients. One such potential is TransFund; however, it is asking for quite a few changes, so progress is slow. Wilby admitted that he is prospecting major petroleum companies, specifically Texaco.

With scrip dispensing systems in 272 of its stores, QuikTrip has certainly made an investment. The reason for not installing a traditional POS system is that scrip dispensers are significantly less expensive than ATMs. They cost a few thousand dollars compared to \$11,000 for a \*cash\*

\*dispenser\*.

Also, said Phillips, QuikTrip has been dealing with scrip machines for the last 6 or 7 years, and experience has proved it to be a reliable payment mechanism. QuikTrip C-stores are built on a \*self\*-service\* atmosphere, so that scrip \*dispensers\* are quite appropriate for the environment.

EFT REPORT asked Phillips if his customers are confused at all when they come into his store, after having dealt with ATMs and traditional POS terminals in other retail environments. He said it happens from time to time but that, generally, customers are quite adaptable. And now with the later generation machines, he emphasized that the prompts in the system are very easy to follow.

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PUBLISHER NAME: Phillips Business Information, Inc.

COMPANY NAMES: \*Business Modeling Techniques; QuikTrip Corp.; VeriFone Inc.

EVENT NAMES: \*440 (Facilities & equipment); 330 (Product information)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*5411300 (Convenience Stores); 3573062 (Point-of-Sale Systems); 3573280 (Special Purpose Computer Terminals)

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

NAICS CODES: 44512 (Convenience Stores); 334111 (Electronic Computer Manufacturing); 334113 (Computer Terminal Manufacturing)

TICKER SYMBOLS: VFIC

3/9/12 (Item 1 from file: 160)

DIALOG(R) File 160:Gale Group PROMT(R)

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02191412

Kidder, Peabody & Co., Inc. Investment Analyst Report on Diebold, Inc.

CIRR January 3, 1989 p. 1

SV/B prepared by D. Zwyer consisting of 11 pages. Report discusses and/or contains Automated Teller Machine (ATM); Everywhere Teller Machine (ETM); Movie Machine; 87-89E EPS, 89-90E P-E Ratios, Dividend, Table of Contents, Stock Price Performance, 77-90E Income Statement & Stock Market & Balance Sheet Data, 86-90E Balance Sheet Analysis, 84-90E Operating Cash-Flow Analysis, 90E Cash Flow Valuation Model, 81-89E U.S. ATM Shipments-Diebold vs. Industry, 87 U.S. ATM Market Share, 87 Worldwide ATM Market Share, 84-90E Earnings Trend.

DBD now has 46% of the U.S. ATM (automated teller machine) market. Currently only 15% of customers regularly use ATMs. Of the 70,000 machines currently in place in the U.S., 55,000 will be replaced in the next 5 years. DBD's overseas sales in 88 should be \$40M. Distributable cash flow in 89 is expected to be \$4 per share. Competition from NCR, with a 20% market share, & IBM, with 19%, has restricted profit margins. The Japanese market, also with 70,000 machines, is dominated by Fujitsu, 30% market share, OKI, 15%, NCR, 15%, & Omron, 12%. DBD, NCR, & IBM control approx. 41% of the world ATM market, equalling 226,000 installed machines. New products include the Everywhere Teller Machine (ETM) which is a counter-top \*cash\* \*dispenser\*. ETM annual sales are expected to be \$10M in 89 & \$20M in 90. The Movie Machine, a \*self\*-service\* robotic \*dispenser\* of videocassetts has been installed in 150 locations in Toronto. Other new products include an automated \*fuel\*-payment system for self-service \*gas\* stations & interactive-video terminals. The 89 outlook calls for an annual ATM unit growth of 10%, a 20% gain in profits, & a 10% gain in revenue.

Documents available from JA Micro, Box 218, Eastchester, NY 10707, 800-227-CIRR (NY 914-793-2130). When ordering refer to fiche number: KC-08 (89-563) A. Copyright restrictions apply.

?t/9/15,16,30

3/9/15 (Item 2 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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08892211 SUPPLIER NUMBER: 18569925

Unattended \*gasoline\* fueling gains acceptance as marketers test new  
payment technologies.

Culbertson, Katherine  
Oil Daily, v46, n151, p1(2)

August 9, 1996

ISSN: 0030-1434 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 886 LINE COUNT: 00072

ABSTRACT: \*Gasoline\* customers can help themselves to \*fuel\* at any hour of day or night by using stand-alone \*fuel\* pumps that accept cash, credit cards or debit cards. Gary-Williams Retail Co. was first to open unattended \*self\*-service \*pumps\* in a Wal-Mart Stores Inc. parking lot in the Denver, CO, area. Prices were lower at the unattended \*fuel\* pumps than at service stations in the region. Gary-Williams VP Sally Allen predicts the US public will accept the unattended pumps, which are already popular in Europe.

TEXT:

The self-serve \*gasoline\* station, an innovation 30 years ago, may be giving way to a new phenomenon in petroleum marketing --unattended fueling.

The concept, pioneered by fleet fuelers, is gaining acceptance among everyday \*gasoline\* consumers, primarily in rural Texas.

Elsewhere, a number of fleet fueling centers cater to nonfleet buyers, while a handful of other sites are designed specifically to handle small purchases.

"It's not catching on like wildfire, but it's slowly growing," said Tom Osborne, spokesman for the Society of Independent \*Gasoline\* Marketers of America (Sigma).

Today, the majority of mass-market unattended fueling is concentrated in pay-at-the-pump technology at sites accompanied by a convenience store and attendants. Several of these locations have dabbled in unattended fueling by keeping pumps operating around the clock after the store closes.

But more and more 24-hour stand-alone pumps are cropping up around the country.

On July 25, in the parking lot of a Wal-Mart in suburban Denver, Gary-Williams Retail Co. quietly unveiled its first-ever unattended fueling pumps. The site is doubly innovative because, unlike almost anywhere else nationwide, the pumps accept cash.

Gary-Williams is holding its grand opening Saturday.

The pumps, which also accept major credit cards, mark a departure from the standard pay-at-the-pump innovation, and they allow the marketer to attract the coveted cash consumer.

Cash buyers insert \$1, \$5, \$10 or \$20 bills into bill acceptors at the pump, then pump their \*gas\*. If less \*gas\* is pumped than was paid for, customers receive a credit slip with an ID number for their next purchase.

Though the pumps are owned and operated by Gary-Williams, \*gasoline\* prices will be "consistent with the Wal-Mart philosophy," Gary-Williams Vice President Sally Allen said.

Earlier this week, Allen said prices at the unattended fueling site were 4 cents-5 cents below neighboring stations, though that varies.

Consumers who don't want to \*pay\* \*cash\* or with a credit card can use the increasingly popular debit card. Like a credit card, it can be inserted into a magnetic strip reader installed at the pump.

Unattended pumps could be the ideal vehicle for the new "smart card" technology emerging in the United States. Already well-established in Europe, the card, which can act as a debit or credit card, contains its own computer chip and does away with the need for a central computer.

Prohibiting the spread of the smart card now is the expense associated with the installation of new card readers. Though some unattended sites are established at closed-down service stations, more will be built from the ground up, paving the way for new technology.

But most believe the infiltration of the smart card in the petroleum industry is years away.

Industry observers harbor mixed views about the outlook for unattended fueling.

The pessimists generally think consumers resist changing their buying habits.

They point to the uphill battle faced by self-serve in the late 1960s and early '70s.

"The consumer is used to going to places that are manned," said Dick Snider, vice president at Louisville, Ky.-based Thornton Oil Corp., which sells 12% of its motor \*fuel\* to nonfleet buyers at three fleet fueling sites in the area.

Also, Snider noted, a number of regulatory obstacles, including fire and safety concerns, block the growth of unattended fueling.

From the marketer's point of view, saving personnel costs through stand-alone sites means forfeiting the valuable profits that come from merchandise sales.

With the U.S. \*gasoline\* market so competitive and volatile, marketers often depend on their more stable convenience store business to pull them through.

"You give up other profits and end up with only \*gasoline\* to support your site," Sigma's Osborne said.

Also, experts said, motorists like the convenience of buying certain items, like cigarettes and snacks, along with their \*gasoline\* and would resist giving that up.

As long as there is a choice, consumers will opt for the c-store over the stand-alone sites, Snider contends.

Those bullish on the success of unattended fueling say it's only a matter of time before the concept gains acceptance.

They point to Europe, where unattended pumps owned and operated by large retail chains are wildly popular with motorists, though their aggressive pricing creates a big headache for major oil companies.

According to Allen of Gary-Williams, the new pumps at the Denver Wal-Mart are being received well by the public.

Though the company is not advertising, she said local media coverage has drawn substantial business so far.

Among major oil companies, Shell Oil Co. is leading experimental forays into unattended fueling.

Last year, the company converted a service station in Houston into an unattended site, which was followed by a brand new location in Dayton, Ohio. The sites were a forerunner to Gary-Williams in that they accept cash, as well as credit and debit cards.

Shell -- which emphasizes that the stand-alone pumps are not meant to replace its traditional self- and full-service stations -- has found that consumers like the convenience of unattended fueling, a spokeswoman said.

COPYRIGHT 1996 Oil Daily Company

COMPANY NAMES: Gary-Williams Retail Co.--Management

INDUSTRY CODES/NAMES: OIL Petroleum, Energy Resources and Mining; BUSN

Any type of business

DESCRIPTORS: \*Gasoline\* industry--Marketing; Self-service \*gasoline\* stations--Marketing

PRODUCT/INDUSTRY NAMES: 2911100 (\*Gasoline\*); 5541002 (Self-Service \*Gas\* Stations)

SIC CODES: 2911 Petroleum refining; 5541 Gasoline service stations

FILE SEGMENT: TI File 148

3/9/16 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05819537 SUPPLIER NUMBER: 12044191 (THIS IS THE FULL TEXT)

POS suppliers. (Special Supplement - POS) (Buyers Guide)

National Petroleum News, v84, n2, pS6(3)

Feb, 1992

DOCUMENT TYPE: Buyers Guide

ISSN: 0149-5267

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2060

LINE COUNT: 00171

Welcome to DIALOG  
### Status: Connected

Dialog level 01.11.15D

Last logoff: 12dec01 19:46:05  
Logon file405 15dec01 12:47:11  
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\*\*\*Mergent Company News Reports (File 557)  
\*\*\*Financial Times Fulltext (File 476)  
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\*\*\*Books In Print (File 470)  
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IMED has been changed to INFOTRIE (see HELP OINFOTRI)

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COREDBS is set ON as an alias for 15,9,610,810,275,476,624,636,621,613,813,16,160,634,148,20,77,35,583,65,2,233,99,474,475,278,256.

SUBCL14 is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.

SUBCL28 is set ON as an alias for 6,7,8,14,34,94,434.

SUBCL35 is set ON as an alias for 139,267,268,625,626.

SUBCL2NODRUG is set ON as an alias for 442,149,43,444,5,73,155,34,434.

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SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

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1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)

09/439,718

Search in 26  
rpgd NPL db  
for 705/17

## 5. Product Description

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6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

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(e.g., B1 for ERIC).

?b coredbs,subcl14

15dec01 12:48:22 User264667 Session D90.1  
\$0.00 0.203 DialUnits FileHomeBase  
\$0.00 Estimated cost FileHomeBase  
\$0.10 TYMNET  
\$0.10 Estimated cost this search  
\$0.10 Estimated total session cost 0.203 DialUnits

### SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2001/Dec 15

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File 9:Business & Industry(R) Jul/1994-2001/Dec 14

(c) 2001 Resp. DB Svcs.

File 610:Business Wire 1999-2001/Dec 14

(c) 2001 Business Wire.

**\*File 610: File 610 now contains data from 3/99 forward.**

Archive data (1986-2/99) is available in File 810.

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2001/Dec 13

(c) 2001 The Gale Group

File 476:Financial Times Fulltext 1989-2001/Dec 15

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File 624:McGraw-Hill Publications 1985-2001/Dec 15

(c) 2001 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2001/Dec 14

(c) 2001 The Gale Group

File 621:Gale Group New Prod.Annou. (R) 1985-2001/Dec 14

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File 613:PR Newswire 1999-2001/Dec 14

(c) 2001 PR Newswire Association Inc

**\*File 613: File 613 now contains data from 5/99 forward.**

Archive data (1987-4/99) is available in File 813.

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2001/Dec 14

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File 160:Gale Group PROMT(R) 1972-1989

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File 634:San Jose Mercury Jun 1985-2001/Dec 14

(c) 2001 San Jose Mercury News

**\*File 634: Certain records in this file have been removed at the publisher's request. See HELP NEWS634.**

File 148:Gale Group Trade & Industry DB 1976-2001/Dec 14

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File 20:World Reporter 1997-2001/Dec 14

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File 35:Dissertation Abs Online 1861-2001/Dec

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File 583:Gale Group Globalbase(TM) 1986-2001/Dec 15

2/



File 725:(Cleveland)Plain Dealer Aug 1991-2000/Dec 13  
 (c) 2000 The Plain Dealer  
 File 735:St. Petersburg Times 1989- 2000/Nov 01  
 (c) 2000 St. Petersburg Times  
**\*File 735: This file is temporarily not updating.**  
 File 477:Irish Times 1999-2001/Dec 15  
 (c) 2001 Irish Times  
 File 710:Times/Sun.Times(London) Jun 1988-2001/Dec 15  
 (c) 2001 Times Newspapers  
 File 711:Independent(London) Sep 1988-2001/Dec 15  
 (c) 2001 Newspaper Publ. PLC  
 File 756:Daily/Sunday Telegraph 2000-2001/Dec 15  
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 File 757:Mirror Publications/Independent Newspapers 2000-2001/Dec 15  
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Set	Items	Description
S1	18	(DISPENS???(5N)(FUEL OR PETROL OR GAS OR GASOLINE)) AND (C-ASH(3W)(BACK OR OUT) OR CASH??BACK OR CASH??OUT)
<del>S2</del>	<del>11</del>	<del>S1 AND (DISPENS???(5N)FUEL? ?) AND (CASH(3W)(BACK OR OUT) OR CASH??BACK OR CASH??OUT)</del>
S3	18	S1 OR (DISPENS???(5N)FUEL? ?) AND (CASH(3W)(BACK OR OUT) OR CASH??BACK OR CASH??OUT)
S4	16	RD (unique items)

3/

4/3/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01728268 03-79258

**Adapting to market demands**

Anonymous

Credit Card Management Top 10 Technologies Supplement PP: S35-S40 1998

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1380

f fulltext  
ex7m:nd

4/3/2 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01652146 03-03136

**South**

Adams, Christina

NPN: National Petroleum News v90n6 PP: 19 Jun 1998

ISSN: 0149-5267 JRNL CODE: NPN

WORD COUNT: 640

f attached

4/3/3 (Item 3 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00963372 96-12765

**A look at Windows and NT-based solutions for retailers**

Anonymous

Chain Store Age Executive Distributed Computing for Retailers in the

Windows NT Environment Supplement PP: 10C-13C Jan 1995

ISSN: 0193-1199 JRNL CODE: CSA

WORD COUNT: 1848

4/3/4 (Item 1 from file: 9)  
DIALOG(R) File 9:Business & Industry(R)  
(c) 2001 Resp. DB Svcs. All rts. reserv.

02868231 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Gary-Williams acquires change-back technology**

(Gary-Williams Retail Co buys patented system for \*cash\* \*back\* at the pump  
from JTW Operations Inc for an undisclosed sum; cash customers account  
for 60% of gasoline purchases)

NPN-National Petroleum News, v 92, n 7, p 43

July 2000

DOCUMENT TYPE: Journal ISSN: 0149-5267 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 248

f attached

4/3/5 (Item 1 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

03689883 Supplier Number: 47959130 (USE FORMAT 7 FOR FULLTEXT)

**SCHLUMBERGER: Asia gets world-class smart cards centre with Hong Kong  
manufacturing facility**

M2 Presswire, pN/A

Sept 5, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 2474

4/

4/3/6 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

03620026 Supplier Number: 47495343 (USE FORMAT 7 FOR FULLTEXT)  
**SCHLUMBERGER: New phase of VISA \*Cash\* roll-\*out\* extends versatility with reloadable cards & loyalty**  
M2 Presswire, pN/A  
June 30, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 796

4/3/7 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

02292114 Supplier Number: 44435003 (USE FORMAT 7 FOR FULLTEXT)  
**POS' Boom Signals Gloom For Cash Dispensers**  
Bank Network News, v12, n18, pN/A  
Feb 13, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1264

4/3/8 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2001 San Jose Mercury News. All rts. reserv.

09782063  
**CASE OF THE PHANTOM FUEL GAS PUMPS LIE; 4 MEN CHARGED**  
San Jose Mercury News (SJ) - Friday, October 9, 1998  
By: CLAIRE VITUCCI, Associated Press  
Edition: Morning Final Section: California News Page: 3B  
Word Count: 755

4/3/9 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

07202189 SUPPLIER NUMBER: 15202402 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Government regs foul up diesel fuel market.**  
Emond, Mark  
National Petroleum News, v86, n2, p38(5)  
Feb, 1994  
ISSN: 0149-5267 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3219 LINE COUNT: 00260

4/3/10 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03500669 SUPPLIER NUMBER: 06526185 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**How Steuart Petroleum plans to keep growing.**  
Wicks, Hattie; Shaner, J. Richard  
National Petroleum News, v80, n4, p30(5)  
April, 1988  
DOCUMENT TYPE: biography ISSN: 0149-5267 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 2692 LINE COUNT: 00206

4/3/11 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

02990667 SUPPLIER NUMBER: 04348187 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Arco unveils nation's largest retail debit-card system.**  
PR Newswire, LA2  
Aug 14, 1986  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 967 LINE COUNT: 00078

*4* 4/3/12 (Item 4 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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02990338 SUPPLIER NUMBER: 04347858 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Arco unveils debit-card program called PayPoint.**  
PR Newswire, LA1  
Aug 12, 1986  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1011 LINE COUNT: 00081

*4* 4/3/13 (Item 5 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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02976649 SUPPLIER NUMBER: 04479263 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Code changes could pave way for 'phantom' fueling; disputes remain. (local fire codes, automated self-service gasoline stations; includes related articles on advance pay system, self-service station accident statistics)**  
Smith, Don  
National Petroleum News, v78, p60(6)  
Oct, 1986  
ISSN: 0149-5267 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 3690 LINE COUNT: 00293

*4* 4/3/14 (Item 6 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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02849368 SUPPLIER NUMBER: 04174443 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Atlantic Richfield Co. plans to unveil the Paypoint Network, the largest retail debit card program in the nation.**  
PR Newswire, LA3  
March 18, 1986  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 831 LINE COUNT: 00066

*4* 4/3/15 (Item 1 from file: 20)  
DIALOG(R) File 20:World Reporter  
(c) 2001 The Dialog Corporation. All rts. reserv.

02092914 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**U.K.'s GEC Posts Full-Year Profit Rise; Points To Next Stage In Plans**  
Robb M. Stewart, Staff Reporter  
DOW JONES ONLINE NEWS  
July 02, 1998 11:44  
JOURNAL CODE: DDJO LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 950

*4* 4/3/16 (Item 1 from file: 494)  
DIALOG(R) File 494:St LouisPost-Dispatch  
(c) 2001 St Louis Post-Dispatch. All rts. reserv.

05042064  
**THERE'S CONFUSION AT THE PUMPS**

5A1

ST. LOUIS POST DISPATCH ( ) - TUESDAY June 27, 1989  
By: - The New York Times News Service  
Edition: 3S Section:

6/

a hole in the wall, they are more accepting of other machines facilitating their financial lives."

In an effort to be more consumer-friendly, the design of the ATM screens has been used as the format for the screens on the new machines, and the focus now is on making POS terminals even easier to use. The principles of ergonomics are being employed, because interaction with consumers is what it's all about.

Even the definition of POS is changing: Some people are using POI - point of interaction. These terminals can be programmed to message the customer with specific offers, Taylor says. As the consumer swipes his card to pay for a meal or product, a message could appear on the screen, urging a dessert, or informing the consumer that such and such a product is on sale in aisle five. "We will start to see this soon," Taylor says.

The production of POS terminals is a relatively complex business, says Alan Welch, senior vice president and group executive at Wachovia Bank Card Services. There have been many changes in a fairly short period of time, and the business is likely to become even more demanding.

"We have gone from conventional processing to a situation where the vast majority of transactions are handled electronically," Welch says. That happened by the end of the 1980s, and the 1990s have been a period of refinement and evolution. The consumer environment continues to evolve, he says, with electronic purchasing, online purchasing and electronic check presentment.

However, no matter what changes may come, the industry is up to the challenge," says AMS's Stryker. "The marketplace has seen the rise of value-added distributors that have enabled merchants to continually upgrade their platforms at reduced turnover costs. Additionally, manufacturers are designing and building more userfriendly terminals even as they expand the products' information management and processing capabilities.

THIS IS THE FULL-TEXT. Copyright Faulkner & Gray Inc 1998  
GEOGRAPHIC NAMES: US

DESCRIPTORS: Credit cards; Debit cards; Point of sale systems; EFTS;  
Electronic benefits transfer; Advantages; Check processing  
CLASSIFICATION CODES: 9190 (CN=United States); 8302 (CN=Software and  
computer services); 8120 (CN=Retail banking); 5250  
(CN=Telecommunications systems)

4/9/2 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01652146 03-03136

**South**

Adams, Christina

NPN: National Petroleum News v90n6 PP: 19 Jun 1998 ISSN: 0149-5267

JRNL CODE: NPN

DOC TYPE: Journal article LANGUAGE: English LENGTH: 1 Pages

WORD COUNT: 640

ABSTRACT: As new, revolutionary technology floods the petroleum retail marketplace on what seems like a weekly basis, many of the big oil companies are looking ahead to even newer, undiscovered technologies as a way of staying ahead of the competition and keeping their customers satisfied.

TEXT: Headnote:

Conoco tests cash-at-pump technology

As new, revolutionary technology floods the petroleum retail marketplace on what seems like a weekly basis, many of the big oil companies are looking

ahead to even newer "still undiscovered" technologies as a way of staying ahead of the competition and keeping their customers satisfied.

Conoco Inc. is one of those companies. The Houston-based energy subsidiary of DuPont recently announced that it has teamed up with JTW Operations Inc. to testmarket an automated payment system in several of its retail gasoline locations through the mid-continent region.

What's so special about automated payment systems? Certainly, it's not a unique concept. Not only has it been around for a while, but many gasoline stations have been offering pay-at-the-pump convenience for quite some time. What's new about this system is that the customer can pay with \*cash\* and get change \*back\*.

According to Greg Still, coordinator of strategy and evaluation for Conoco's midcontinent business unit, Conoco is always on the lookout for new technology as a way to make gasoline purchases as convenient as possible. The company started taking a serious look at unattended retail marketing over the past couple of years.

"We were more interested in how to take that knowledge and apply it to the retail consumer," Still says. "Customers really like to be able to pay at the pump with a credit card, and if they want to go inside a C-store, it's their choice."

And many customers still choose to pay the old-fashioned way: with cash. In fact, about 65% of customers at a typical petroleum retail outlet use cash. Armed with those numbers, Still says, Conoco actively went searching for a way to offer those customers the same level of convenience as pay-at-the-pump customers.

That's where JTW Operations came in. The Rockford, Ill.-based company developed a cutting-edge technology that allowed them to create a machine known as a cash acceptor cabinet. It's a stand-alone unit that fits right next to the pump. When customers pull up to get gasoline, they can choose to pay with cash or a credit card. If they opt for greenbacks, they can then insert coins or bills into the special machine. If they pump \$9.99 worth of gasoline, they can put in a \$10 dollar bill and get a penny back in change. The machine accepts bills from \$1 to \$20 and all loose change except pennies.

That's what differentiates this technology from other technology on the street," Still says. "There's no other system in the world we've found where the customer can pay with cash and get change."


As for beta testing, JTW has already been operating the machine in two sites in Rockford. Conoco began testing early last month in Oklahoma and will continue to open sites with the cash acceptor cabinet through September. According to Still, the roll-out will include a total of 11 sites in Oklahoma City and Stillwater and also in Kansas City, Mo.

Interestingly, Conoco is taking four existing sites in Oklahoma City and converting them to unattended sites. The company is building several more unattended locations from the ground up. By the end of the year, Still says, they should have a good handle on whether the technology will fly with consumers.

"We think this a concept that consumers will really like, and we think it has merit," Still says. "But we'd like to find out from an operations standpoint how we can most effectively operate and satisfy the consumer. That's the critical goal we have to accomplish."

This testing could also determine whether or not the cashier inside the C-store must ever interact with those customers who only want to buy gasoline. According to Still, if the cashier is rid of the responsibility of activating \*gasoline\* \*dispensers\*, it could generate a new level of customer service inside the retail outlet.

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4/9/4 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02868231 (THIS IS THE FULLTEXT)  
**Gary-Williams acquires change-back technology**  
(Gary-Williams Retail Co buys patented system for \*cash\* \*back\* at the pump  
from JTW Operations Inc for an undisclosed sum; cash customers account  
for 60% of gasoline purchases)  
NPN-National Petroleum News, v 92, n 7, p 43  
July 2000  
DOCUMENT TYPE: Journal ISSN: 0149-5267 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 248

TEXT:

Denver-based Gary-Williams Retail Company in May acquired from JTW Operations Inc., Rockford, Ill., its patented system for \*cash\* \*back\* at the pump. The acquisition gives Gary-Williams, which holds its own patent for change-back technology for attended and unattended service-station fueling, the ability to return change at each individual \*gasoline\* \*dispenser\* or at one convenient location.

"With this deal, Gary-Williams positions itself as the sole source to license change-back systems in the retail petroleum industry and opens the door to worldwide licensing of our advanced technology," said Ed Swapp, vice president of Gary-Williams. "Retailers can now offer the cash customer, who accounts for 60 percent of gasoline purchases, the same pay-at-the-pump convenience that is offered to the credit-card customer."

With Gary-Williams' technology, customers insert bills into a bill-acceptor module built right into the \*dispenser\* on the \*gasoline\* island. After pumping the gas, customers take a printed receipt to an onsite change-back machine, which is similar to an ATM, and enter a numeric code to receive their change.


"In a tight labor market and in an industry with high employee turnover, change-back technology allows for unattended fueling, which means lower operational costs and improved cash control," Swapp said. "As supermarkets and mass merchants enter the gasoline business, Gary-Williams' technology offers an ideal solution."

Gary-Williams piloted the \*cash\*-\*back\* technology in 17 unattended retail sites in nine Western states. Gary-Williams is currently working with a wide range of mid-level and major oil companies, large-box retailers and point-of-sale software companies who are interested in licensing the technology.

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COMPANY NAMES: GARY-WILLIAMS RETAIL CO; JTW OPERATIONS INC  
INDUSTRY NAMES: Office equipment; Oil & gas  
PRODUCT NAMES: Calculating and accounting machines NEC (357892); Gasoline service stations (554000)  
CONCEPT TERMS: All intellectual property; All market information; Patent license; Users  
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

4/9/7 (Item 3 from file: 636)





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**POS' Boom Signals Gloom For Cash Dispensers**

Bank Network News, v12, n18, pN/A

Feb 13, 1994

ISSN: 1063-4428

Language: English Record Type: Fulltext

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Word Count: 1264

**TEXT:**

Having played a major role in jump-starting the long dormant automated teller machine market, the cash dispenser has become the goose that is laying golden eggs for ATM vendors. But now, as point of sale moves into more retail locations, some observers believe that the goose is headed for the endangered species list.

The low-cost cash \*dispenser\* has helped \*fuel\* the growth in ATM deliveries in the last year, which in the 1993 totalled about 13,150 in the U.S., up from 9,700 in 1992, with cash dispensers accounting for about 35%. Yet, some players believe that transactions being generated on the machines will soon be moved to the point of sale. And with cardholders also able to get \*cash\* \*back\* when paying for goods with their debit cards, the benefits from situating ATMs in merchant locations could be minimized. While full-function machines, with such features as check imaging technology and the ability to dispense stamps or other items, could prosper in retail settings, the cash dispenser might become obsolete. And ATM vendors have even designed the dispensers so upgrades could be added for value.

"People are beginning to use debit cards at the point of sale and the volume that would have occurred at the ATM is disappearing," says Bipin Shah, president of Transaction Processing Inc. and a founder of the MAC shared network. "When more people use POS and get \*cash\* \*back\*, the ATM volume will flatten out and over time it will go down. We will see a big decrease in cash -only ATMs in three to five years, but there will be a move to provide other banking services through the ATM."

While the jury still is out on whether the cash dispenser can survive long -term, leading deployers of the device have indeed been studying the ramifications of POS on the machines. Cash dispensers are attractive to deployers because the terminals typically have a price tag of \$10,000 to \$12,000, compared to \$40,000 for high-end, multifunction ATMs, and the machines take up little floor space. But Dallas-based Affiliated Computer Services, which has situated about 1,700 terminals in retail locations, believes there could be a backlash from POS when direct debit becomes widespread.

But with cash dispenser volumes still rising, ACS for the time being is continuing to expand its terminal base. ACS recently deployed 34 machines in Sam's Club Stores in Texas. And earlier this winter ACS situated 78 terminals in Albertson's supermarkets in Florida. ACS has a 50-cent surcharge on many of its machines, but no such fees are attached to these newer deployments. "In five years when POS becomes so pervasive and people use plastic to get \*cash\* \*back\*, it could have a negative effect on our ATMs," says Jim Stewart, ACS vice president. "But we're still betting there will always be a need for ATMs."

And ACS is not the only major cash dispenser deployer pushing forward despite concerns about future volume. Fresno, Calif.-based Fiserv, which owns more than 500 machines, had a dip of more than 10% in its cash dispenser volume following the rollout of POS in retail locations where it had terminals. Grant Christiansen, Fiserv senior vice president, says the volume eventually began growing again, though he declines to state if the ATM volume has reached pre-POS levels. "POS has played a part in our ATM deployment in that we now look at each location on a case-by-case basis," Christiansen says. "We were concerned that POS would have a financial impact on us."

Yet, while these machine deployers are moving forward with trepidation, the industry's largest deployer of cash dispensers, Electronic Data Systems, has become the most steadfast in supporting the device. EDS has deployed more than 3,000 cash dispensers in 7-Eleven stores and other

10/

retail outlets, and expected to have 5,000 machines in place by 1995. Neil Marcous, EDS vice president, says POS does not eliminate the need for cash dispensers because the products cater to two distinct markets. POS, he says, is for cardholders who want to use plastic to shop and might get a small amount of \*cash\* \*back\* as an afterthought. The ATM is designed for the consumer who just wants to withdraw \$100 or so in cash and is usually not interested in shopping at the store, Marcous claims.

"We had people tell us (that decreased cash dispenser volumes) could happen because of POS, but we didn't think \*cash\* \*back\* would become widespread," Marcous says. "Convenience stores risk being robbed if they keep extra cash on hand for \*cash\* \*back\*. Over the years if \*cash\* \*back\* at the point of sale expands, it might change things. But we have a few hundred locations to make the comparison, and there is almost no correlation with \*cash\* \*back\* and the people who use ATMs."

Also advocating the co-existence of ATMs and POS in the same merchant location is Mellon Bank, which has ATMs in 25 Giant Eagle supermarkets that also have POS. John Beahn, general manager of Mellon's Network Services Division, says there has been no drop in the ATM volume with the addition of POS, even though Giant Eagle will give up to \$50 in \*cash\* \*back\*. He says ATM volume even has risen slightly since POS was implemented at stores. "People tend to go to ATMs to get large amounts and most people are not taking advantage of the cash bank," Beahn says.

And with a number of merchants reluctant to keep additional cash on hand for \*cash\* \*back\*, ATMs might remain the only source for cash in many retail POS sites. "A lot of retailers do not want to become cash distributors," says George Hood, director of electronic banking services for Rochester, N.Y.-based Wegmans Food Markets, which features both POS and ATMs. "We don't want cash in the store in the first place. There will be more focus in the future on cash control."

But when and if a decline in the demand for cash dispensers does occur, it is the vendors who will feel the biggest pinch. Of the 7,784 1993 U.S. ATM deliveries by InterBold, the largest U.S. vendor, 3,100 were cash dispensers. NCR, meanwhile, the largest worldwide ATM dealer, had cash dispensers account for about 25% of its U.S. deliveries in 1993. So the vendors have taken steps to insure their machines will withstand market changes. In addition to just delivering cash, the terminals can be programmed to give cardholders balance information and funds transfer capabilities, and color screens can be used to market other bank products and services. And because both NCR and InterBold offer new generation terminals which feature modular upgrades capabilities, cash dispensers could be transformed into multi-function ATMs which could dispense such items as stamps, tickets or coupons.

The vendors also believe that security concerns will lead to a greater deployment of ATMs in supermarkets and convenience stores in spite of POS. Such machines previously would have gone to outdoor off-premise sites. "Banks are putting in cash dispensers to provide a higher level of customer convenience and to be an acquirer of transactions in an active environment to collect interchange fees," says Jim Good, NCR director of international marketing.

InterBold executives also project a continued deployment of terminals because they believe POS transactions will mainly displace checks, not cash. "We think transactions on both POS terminals and cash dispensers will proliferate," says John Tyler, Diebold marketing manager for financial industries. Diebold is part owner of InterBold with IBM Corp.

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**85 Convenience stores install scrip dispensers for POS**

EFT Report, v12, n22, p1

Nov 20, 1989

ISSN: 0195-7287

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 822

**TEXT:**

In a twist of POS applications, 85 QuikTrip convenience stores throughout Kansas City and St. Louis are now offering QuikTeller personal banking, a scrip dispensing system, to purchase goods in the stores.

Verifone Pinstripe POS terminals and ChequeOut application software, developed by Business Modeling Techniques Inc. (BMT), make up this scrip system, which is much like an ATM. The major difference is that this terminal dispenses a paper receipt, which is redeemed at the checkout for either cash or goods, as opposed to \*dispensing\* \*cash\* straightaway. QuikTrip customers can perform the traditional functions of an ATM, including withdrawal of funds from checking or savings accounts, transfer of funds between accounts, account inquiries, and cash advancements from credit cards. The system provides access through the Ultra, BankMate and Plus ATM networks.

After the transaction has been entered, the scrip machines dispense a paper receipt or scrip, showing information such as the dollar amount debited or deposited from the customer's account. "If the customer debited an account for \$20, then the scrip paper essentially becomes a \$20 bill," commented Wyatt Phillips, vice president of marketing for QuikTrip. "When customers present the scrip to the clerk, they may receive either the amount of cash shown on the scrip or they can use it to purchase \*gas\* or goods from the store and receive the remaining change back."

According to an interview with Kevin Wilby, vice president of marketing for BMT, scrip systems bring the 2 worlds of point-of-sale and point-of-banking together. He claims the only difference, other than the receipt, is that the transaction is not a point-of-value exchange. That is, the customer must first obtain the piece of paper and then walk over to the checkout counter to follow through with his purchase or transaction.

Wilby pointed out that scrip machines are really very economical. For one thing, they occupy significantly less floor space than an ATM, which can total between 16 and 24 square feet. The scrip device occupies a maximum of 3 square feet, and even less if it is mounted on a counter or wall.

Scrip devices can be installed anywhere in the store, which from a merchandising point of view, is an implied benefit. The retailer no longer has to put his banking services near the exit; he can draw the consumer in by placing it in the rear, next to a promotional, for example. With an ATM, customers are less inclined to make purchases, especially if they are just withdrawing cash and are on their way. With a scrip device, the retailer can also configure maximum withdrawal amounts if he chooses.

BMT cultivated this retailer relationship through a previous relationship with ICOT, at a time when they were both working on the Wegmans POS project. Wilby noted, "They put us in touch with QuikTrip, we put together a proposal and straightaway, it was accepted."

Previously, QuikTrip stores were using Concord equipment, but the equipment could not provide a method for tracking each transaction. BMT was able to provide an internal redemption database, which not only produces a receipt, but internally logs the transaction in. All the checker has to do is enter the authorization number and the amount of the purchase. ChequeOut automatically settles the transaction.

The original system, with Concord, produced dual receipts, of which one had to be sent to the bank for settlement. BMT can now supply the C-store with software that provides end-of-shift and end-of-day settlement reports, which make record keeping for QuikTrip much more efficient.

A more cost-effective solution

Wilby believes that BMT has tapped a potentially explosive niche

market. He noted, "There are 52,000 C-stores in the U.S. They take 10% of that any day."

In terms of the future, BMT is certainly pursuing new clients. One such potential is TransFund; however, it is asking for quite a few changes, so progress is slow. Wilby admitted that he is prospecting major petroleum companies, specifically Texaco.

With scrip dispensing systems in 272 of its stores, QuikTrip has certainly made an investment. The reason for not installing a traditional POS system is that scrip dispensers are significantly less expensive than ATMs. They cost a few thousand dollars compared to \$11,000 for a \*cash\* \*dispenser\*.

Also, said Phillips, QuikTrip has been dealing with scrip machines for the last 6 or 7 years, and experience has proved it to be a reliable payment mechanism. QuikTrip C-stores are built on a \*self\*-service atmosphere, so that scrip \*dispensers\* are quite appropriate for the environment.

EFT REPORT asked Phillips if his customers are confused at all when they come into his store, after having dealt with ATMs and traditional POS terminals in other retail environments. He said it happens from time to time but that, generally, customers are quite adaptable. And now with the later generation machines, he emphasized that the prompts in the system are very easy to follow.

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